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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b> (Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))	Attorney Docket No. <b>0258100-126392</b>
	First Inventor or Application Identifier <b>WILLIAM RANDLE</b>
	Title <b>SECURE E-COMMERCE SYSTEM WITH....</b>
	Express Mail Label No. <b>EL485896652US</b>

<b>APPLICATION ELEMENTS</b> See MPEP chapter 600 concerning utility patent application contents.	<b>ADDRESS TO:</b> Assistant Commissioner for Patents Box Patent Application Washington, DC 20231
1. <input checked="" type="checkbox"/> * Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing)	5. <input type="checkbox"/> Microfiche Computer Program (Appendix)
2. <input checked="" type="checkbox"/> Specification [Total Pages <b>30</b> ] (preferred arrangement set forth below) - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to Microfiche Appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure	6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. <input type="checkbox"/> Computer Readable Copy b. <input type="checkbox"/> Paper Copy (identical to computer copy) c. <input type="checkbox"/> Statement verifying identity of above copies
3. <input type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets <b>12</b> ]	<b>ACCOMPANYING APPLICATION PARTS</b>
4. Oath or Declaration [Total Pages <b>3</b> ] a. <input checked="" type="checkbox"/> Newly executed (original or copy) b. <input type="checkbox"/> Copy from a prior application (37 C.F.R. § 1.63(d)) (for continuation/divisional with Box 16 completed) i. <input type="checkbox"/> <b>DELETION OF INVENTOR(S)</b> Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).	7. <input type="checkbox"/> Assignment Papers (cover sheet & document(s)) 8. <input type="checkbox"/> 37 C.F.R. § 3.73(b) Statement of Power of Attorney (when there is an assignee) <input type="checkbox"/> Attorney 9. <input type="checkbox"/> English Translation Document (if applicable) 10. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations 11. <input type="checkbox"/> Preliminary Amendment 12. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized) 13. <input type="checkbox"/> * Small Entity Statement filed in prior application, Status still proper and desired (PTO/SB/09-12) 14. <input type="checkbox"/> Certified Copy of Priority Document(s) (if foreign priority is claimed) 15. <input checked="" type="checkbox"/> Other: <b>AUTHORIZATION RE DEPOSIT ACCOUNT</b>
<b>NOTE FOR ITEMS 1 &amp; 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).</b>	
16. If a <b>CONTINUING APPLICATION</b> , check appropriate box, and supply the requisite information below and in a preliminary amendment: <input type="checkbox"/> Continuation <input type="checkbox"/> Divisional <input checked="" type="checkbox"/> Continuation-in-part (CIP) of prior application No: <b>SEE APPLICATION</b> Prior application information: Examiner _____ Group / Art Unit: <b>PAGE 1</b> For <b>CONTINUATION or DIVISIONAL APPS</b> only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.	
<b>17. CORRESPONDENCE ADDRESS</b>	
<input checked="" type="checkbox"/> Customer Number or Bar Code Label <b>23570</b> or <input type="checkbox"/> Correspondence address below (Insert Customer No. or Bar Code label here)	
Name	PATENT TRADEMARK OFFICE
Address	
City	State Zip Code
Country	Telephone Fax

Name (Print/Type)	<b>EDWIN M. BARANOWSKI</b>	Registration No. (Attorney/Agent)	<b>27,482</b>
Signature	<i>Edwin M. Baranowski</i>	Date	<b>MAY 25, 2000</b>

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

jc780 U.S. PTO  
09/578329  
05/25/00

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May 25, 2000

**By Express Mail Receipt No. EL485896652US**

Assistant Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

Re:	Inventors	William M. Randle, <i>et al.</i>
	Serial Number:	to be assigned
	Filed	May 25,, 2000
	Title:	SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS AND NET SETTLEMENT

Dear Sir:

For filing, we are enclosing the following in the above-referenced application for United States Letters Patent:

1. Forms PTO/SB/05 and PTO.SB/17
2. Application for United States Letters Patent (29 pages, 40 claims) and Abstract
3. Twelve sheets of drawings (Figures 1 - 12)
4. Declaration and Power of Attorney
5. Check No. 148531 for \$1,310.00
6. Authorization Re Deposit Account (2 copies)
7. Postcard receipt

Our certificate of filing by express mail follows on the next page. Please acknowledge receipt of the foregoing by stamping the enclosed postcard and returning it to us for our file.

Very truly yours,



Edwin M. Baranowski

Enclosures (as stated)  
COLUMBUS/808448 v.01

Re: UNITED STATES LETTERS PATENT APPLICATION FOR  
SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS AND NET SETTLEMENT

Page 2

I hereby certify that this Application for United States Letters Patent, 12 sheets of drawings, Declaration and Power of Attorney; Check No. 148531 for \$1,310.00; Authorization re Deposit Account (two copies), together with a cover letter, Forms PTO/SB/05 and PTO.SB/17, and postcard receipt are being deposited with the United States Postal Service in an envelope addressed to Box Patent Application, Assistant Commissioner of Patents, Washington, D.C. 20231 by Express Mail, Receipt No. EL485896652US, postage prepaid, on May 25, 2000.

Edw M. Baul-

Edwin M. Baranowski  
Reg. No. 27,482  
Porter, Wright, Morris & Arthur LLP  
41 South High Street  
Columbus, Ohio 43215-6194  
Phone: (614) 227-2188

UNITED STATES DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

APPLICATION FOR UNITED STATES LETTERS PATENT

SECURE E-COMMERCE SYSTEM  
WITH GUARANTEED FUNDS AND NET SETTLEMENT

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Attorneys: PORTER, WRIGHT, MORRIS & ARTHUR LLP  
Attn: Edwin M. Baranowski, Esq.  
41 South High Street  
Columbus, Ohio 43215-6194  
(614) 227-2188

Attorney Docket No.: 0258100-126392

Specification: 29 pages, 40 claims (including multiple dependencies; 12 Drawing figures:  
12 pages; and Abstract, 1 page

Filed by United States Express Mail, Receipt No. EL485896652US on May 25, 2000

IN THE UNITED STATES DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

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Inventors: William M. Randle, *et al.*  
Serial Number: To be assigned.  
Filed: May 25, 2000 by Express Mail, Receipt No. EL485896652US  
For: SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS AND NET  
SETTLEMENT  
Attorney Docket: 0258100-126392  
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**FILED BY EXPRESS MAIL Receipt No: EL485896652US on May 25, 2000**

Assistant Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

Sir:

**AUTHORIZATION RE: DEPOSIT ACCOUNT**

The Commissioner is authorized to charge any fee that may be incurred, or credit any excess fee paid, in connection with the filing and prosecution hereof to Deposit Account No. 16-2326. A duplicate copy of this paper is provided.

Respectfully submitted,



Edwin M. Baranowski (Reg. No. 27,482)  
Porter, Wright, Morris & Arthur LLP  
41 South High Street  
Columbus, Ohio 43215  
(614) 227-2188 or (800) 533-2974

# FEE TRANSMITTAL

## for FY 2000

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement,  
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.  
See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT (\$1310.00)

### Complete if Known

Application Number \_\_\_\_\_  
Filing Date \_\_\_\_\_  
First Named Inventor **WILLIAM M. RANDLE**  
Examiner Name \_\_\_\_\_  
Group / Art Unit \_\_\_\_\_  
Attorney Docket No. **0258100-126392**

### METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number **16-2326**

Deposit Account Name **PORTER WRIGHT MORRIS FARTHUR**

☐ Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17

2. ☒ Payment Enclosed:

☒ Check ☐ Money Order ☐ Other

### FEE CALCULATION

#### 1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 690	201 345	Utility filing fee	<b>690</b>
106 310	206 155	Design filing fee	
107 480	207 240	Plant filing fee	
108 690	208 345	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$690)

#### 2. EXTRA CLAIM FEES

Total Claims **40** - 20\*\* = **20** X **360** = **360**  
Independent Claims - 3\*\* = **0** X **0** = **0**  
Multiple Dependent **0** = **200**

\*\*or number previously paid, if greater; For Reissues, see below

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103 18	203 9	Claims in excess of 20
102 78	202 39	Independent claims in excess of 3
104 260	204 130	Multiple dependent claim, if not paid
109 78	209 39	** Reissue independent claims over original patent
110 18	210 9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$1310)

### FEE CALCULATION (continued)

#### 3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 380	216 190	Extension for reply within second month	
117 870	217 435	Extension for reply within third month	
118 1,360	218 680	Extension for reply within fourth month	
128 1,850	228 925	Extension for reply within fifth month	
119 300	219 150	Notice of Appeal	
120 300	220 150	Filing a brief in support of an appeal	
121 260	221 130	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,210	241 605	Petition to revive - unintentional	
142 1,210	242 605	Utility issue fee (or reissue)	
143 430	243 215	Design issue fee	
144 580	244 290	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
126 240	126 240	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 690	246 345	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 690	249 345	For each additional invention to be examined (37 CFR § 1.129(b))	

Other fee (specify) \_\_\_\_\_

Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)

### SUBMITTED BY

Name (Print/Type)	<b>EDWIN M. BABANOWSKI</b>	Registration No. (Attorney/Agent)	<b>27,982</b>	Telephone	<b>614/227-2188</b>
Signature	<b>Edwin M. Babanowski</b>	Date	<b>MAY 25, 2000</b>		

### WARNING:

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